

**Information to identify the case:**

Debtor 1	<b>Rodric S Bowman</b>	Social Security number or ITIN	xxx-xx-4201
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-10744-SLM</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rodric S Bowman  
aka Rodric Shea Bowman

7/8/22

By the court: Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rodric S Bowman  
Debtor

Case No. 18-10744-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 08, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:

Recip ID	Recipient Name and Address
db	+ Rodric S Bowman, 213 E Lincoln Ave, Roselle Park, NJ 07204-1707
517276696	State of New Jersey, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jul 09 2022 00:28:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517276697	+ EDI: GMACFS.COM	Jul 09 2022 00:28:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517321610	EDI: GMACFS.COM	Jul 09 2022 00:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517276698	+ EDI: TSYS2	Jul 09 2022 00:28:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517276699	+ EDI: CAPITALONE.COM	Jul 09 2022 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517276694	+ Email/Text: clientservices@credit-control.com	Jul 08 2022 20:35:00	Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
517276700	+ EDI: CITICORP.COM	Jul 09 2022 00:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517276701	+ EDI: NAVIENTFKASMDOE.COM	Jul 09 2022 00:28:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517290597	EDI: DISCOVER.COM	Jul 09 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517276702	+ EDI: DISCOVER.COM	Jul 09 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517276695	EDI: JPMORGANCHASE	Jul 09 2022 00:28:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
517491119	EDI: JPMORGANCHASE	Jul 09 2022 00:28:00	JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038
517276703	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Jul 08 2022 20:35:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517289540	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2022 20:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517383348	EDI: NAVIENTFKASMDOE.COM	Jul 09 2022 00:28:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518849793	Email/Text: mtgbk@shellpointmtg.com	Jul 08 2022 20:35:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
517276704	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517340213	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o NFL Extra Points, POB 41067, Norfolk VA 23541
517369197	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517277341	+ EDI: RMSC.COM	Jul 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517276705	+ EDI: RMSC.COM	Jul 09 2022 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517392811	+ EDI: AIS.COM	Jul 09 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com

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Scott D. Sherman

on behalf of Debtor Rodric S Bowman ssherman@minionsherman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5